B 6B (Official Form 6B) (12/2007)

In re **Christopher Robert Pate and Martha Watson Pate,**
Debtor

Case No. **13-50278**
(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	$8.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking- Yadkin Valley Bank	J	$380.00
		Savings- Yadkin Valley Bank $0.13 Minor account w/son; not an asset of the estate	W	$0.00
		Checking- Yadkin Valley Bank Joint w/son- 1/2 value	W	$30.00
		Checking- Lifestore Bank	H	$0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Duke Energy (195) West Wilkes Water (25) Sherrill Faw Realty (1,250) His (a)(2)- $415 Her (a)(2)- $735	J	$1,470.00

B 6B (Official Form 6B) (12/2007)

In re Christopher Robert Pate and Martha Watson Pate, **Case No. 13-50278**
Debtor **(If known)**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

4. Household goods and furnishings, including audio, video, and computer equipment.		Kitchen furn (200) dining room furn (2000) living room furn (700) family room furn (300) bedroom furn (2000) patio furn (295) stove (200) refrigerator (200) washer (50) dryer (50) microwave (100) TVs (1000) VCR (100) DVD player (300) game system (150) computer (500) printer (100) yard equipment (700) tools (300) toys/children's items (1500) dishes/pots/pans/kitchen items (100) Note: 2 kids (a)(4) claimed by each debtor.	J	$10,845.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books (50) CDs (50) DVDs (50) video tapes (10) video games (100)	J	$260.00
6. Wearing apparel.		Clothing	J	$100.00
7. Furs and jewelry.		Wedding rings (400) earrings, bracelets, necklaces (100)	J	$500.00
8. Firearms and sports, photographic, and other hobby equipment.		Remington 870	J	$500.00
		Remington 597 (500) Itaca Pump 21 (400) Her (a)(2)	J	$900.00
		Fishing tackle/rods (200) camcorder (400) camera (200) exercise equipment (200)	J	$1,200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Met Life, $43,000 term life insurance, no cash value, spouse is the beneficiary	W	$1.00

B 6B (Official Form 6B) (12/2007)

In re Christopher Robert Pate and Martha Watson Pate,
Debtor

Case No. 13-50278
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

		Met Life, $50,000 term life insurance, no cash value, spouse is the beneficiary	H	$1.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Lowes 401(k)- $1,007.76; not an asset of the estate.	W	$0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Lowes Stock- 30 shares	W	$930.00
		Yadkin Valley Bank stocks- 374 shares	J	$983.66
		Professional Turf & Irrigation Service, Inc. No assets or liabilities. Note: not active.	H	
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B 6B (Official Form 6B) (12/2007)

In re Christopher Robert Pate and Martha Watson Pate,
Debtor

Case No. 13-50278
(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Max combined 2012 tax refunds. 2011 federal refund- $3,391.00 2011 state refund- $673.00 Her (a)(2)	J	$3,200.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Toyota Tundra, double cab, SR5, V8, 4dr, 4wd, 170,000+ miles, Kelly Blue Book value listed	H	$7,931.00
		2001 Subaru Forester S, 4dr, 108,000+ miles, dealer appraisal value listed	W	$2,100.00
		2004 Acura RSX, V6, Sport, 2dr coupe, leather, sunroof, 136,000+ miles, Kelly Blue Book value listed	W	$3,939.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog	J	$50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

B 6B (Official Form 6B) (12/2007)

In re Christopher Robert Pate and Martha Watson Pate, **Case No. 13-50278**
Debtor **(If known)**

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

35. Other personal property of any kind not already listed. Itemize.	X			

4 continuation sheets attached Total ► $35,328.66
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (04/13)

In re Christopher Robert Pate and Martha Watson Pate,
Debtor

Case No. 13-50278
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds $155,675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	G.S. § 1-362	$8.00	$8.00
Checking- Yadkin Valley Bank	G.S. § 1-362	$380.00	$380.00
Checking- Yadkin Valley Bank Joint w/son- 1/2 value	G.S. § 1-362	$30.00	$30.00
Duke Energy (195) West Wilkes Water (25) Sherrill Faw Realty (1,250) His (a)(2)- $415 Her (a)(2)- $735	G.S. § 1C-1601(a)(2)	$1,150.00	$1,470.00
Kitchen furn (200) dining room furn (2000) living room furn (700) family room furn (300) bedroom furn (2000) patio furn (295) stove (200) refrigerator (200) washer (50) dryer (50) microwave (100) TVs (1000) VCR (100) DVD player (300) game system (150) computer (500) printer (100) yard equipment (700) tools (300) toys/children's items (1500) dishes/pots/pans/kitchen items (100) Note: 2 kids (a)(4) claimed by each debtor.	G.S. § 1C-1601(a)(4)	$10,845.00	$10,845.00
Books (50) CDs (50) DVDs (50) video tapes (10) video games (100)	G.S. § 1C-1601(a)(4)	$260.00	$260.00
Clothing	G.S. § 1C-1601(a)(4)	$100.00	$100.00
Wedding rings (400) earrings, bracelets, necklaces (100)	G.S. § 1C-1601(a)(4)	$500.00	$500.00

* *Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

B6C (Official Form 6C) (04/10)

In re Christopher Robert Pate and Martha Watson Pate, **Case No. 13-50278**
Debtor **(If known)**

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Remington 870	G.S. § 1C-1601(a)(4)	$500.00	$500.00
Remington 597 (500) Itaca Pump 21 (400) Her (a)(2)	G.S. § 1C-1601(a)(2)	$126.00	$900.00
Fishing tackle/rods (200) camcorder (400) camera (200) exercise equipment (200)	G.S. § 1C-1601(a)(4)	$1,200.00	$1,200.00
Met Life, $43,000 term life insurance, no cash value, spouse is the beneficiary	G.S. § 1C-1601(a)(6)	$1.00	$1.00
Met Life, $50,000 term life insurance, no cash value, spouse is the beneficiary	G.S. § 1C-1601(a)(6)	$1.00	$1.00
Max combined 2012 tax refunds. 2011 federal refund- $3,391.00 2011 state refund- $673.00 Her (a)(2)	G.S. § 1C-1601(a)(2)	$1,600.00	$3,200.00
2005 Toyota Tundra, double cab, SR5, V8, 4dr, 4wd, 170,000+ miles, Kelly Blue Book value listed	G.S. § 1C-1601(a)(3) G.S. § 1C-1601(a)(2)	$3,500.00 $4,431.00	$7,931.00
2001 Subaru Forester S, 4dr, 108,000+ miles, dealer appraisal value listed	G.S. § 1C-1601(a)(2)	$2,100.00	$2,100.00
2004 Acura RSX, V6, Sport, 2dr coupe, leather, sunroof, 136,000+ miles, Kelly Blue Book value listed	G.S. § 1C-1601(a)(3) G.S. § 1C-1601(a)(2)	$3,500.00 $439.00	$3,939.00
Dog	G.S. § 1C-1601(a)(4)	$50.00	$50.00

B6I (Official Form 6I) (12/07)

In re **Christopher Robert Pate and Martha Watson Pate,** Case No. **13-50278**
Debtor (if known)

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE			
Married	RELATIONSHIP(S):	**Son; Son; and Daughter**	AGES(S):	**19, 15, and 7**

Employment:	DEBTOR	SPOUSE
Occupation	**Self emploted**	**Facility Analyst**
Name of Employer		**Lowe's Companies, Inc.**
How long employed		**1.5 years**
Address of Employer		**1605 Curtis Bridge Road Wilkesboro, NC 28659**

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ **0.00**	$ **3,595.49**
2. Estimate monthly overtime	$ **0.00**	$ **0.00**
3. SUBTOTAL	$ **0.00**	$ **3,595.49**
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ **0.00**	$ **594.71**
b. Insurance	$ **0.00**	$ **311.09**
c. Union dues	$ **0.00**	$ **0.00**
d. Other (Specify): **401(k)**	$ **0.00**	$ **35.95**
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ **0.00**	$ **941.75**
6. TOTAL NET MONTHLY TAKE HOME PAY	$ **0.00**	$ **2,653.74**
7. Regular income from operation of business or profession or farm (Attach detailed statement)	$ **2,000.00**	$ **0.00**
8. Income from real property	$	$
9. Interest and dividends	$	$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$	$
11. Social security or government assistance (Specify):	$	$
12. Pension or retirement income	$	$
13. Other monthly income (Specify):	$	$
14. SUBTOTAL OF LINES 7 THROUGH 13	$ **2,000.00**	$ **0.00**
15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	$ **2,000.00**	$ **2,653.74**
16. COMBINED AVERAGE MONTHLY INCOME: (combine column totals from line 15)	$ **4,653.74**	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6I (Official Form 6I) (12/07)

In re **Christopher Robert Pate and Martha Watson Pate,**
Debtor

Case No. **13-50278**
(if known)

SCHEDULE I – CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Note: he is unemployed. Not certain about future. No definite or likely employment opportunities.

B 6J (Official Form 6J) (12/07)

In re **Christopher Robert Pate and Martha Watson Pate,** **Debtor** **Case No.** **13-50278** **(if known)**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1.	Rent or home mortgage payment (include lot rented for mobile home)	$1,250.00
	a. Are real estate taxes included? Yes ____ No __X__	
	b. Is property insurance included? Yes ____ No __X__	
2.	Utilities: a. Electricity and heating fuel	$150.00
	b. Water and sewer	$35.00
	c. Telephone	$40.00
	d. Other: Cell phone.	$160.00
	e. Other: Internet.	$50.00
	f. Other: Cable/satellite.	$75.00
3.	Home maintenance (repairs and upkeep)	$50.00
4.	Food	$700.00
5.	Clothing	$200.00
6.	Laundry and dry cleaning	$0.00
7.	Medical and dental expenses	$150.00
8.	Transportation (not including car payments)	$550.00
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.	$150.00
10.	Charitable contributions	$20.00
11.	Insurance (not deducted from wages or included in home mortgage payments)	
	a. Homeowner's or renter's	$0.00
	b. Life	$0.00
	c. Health	$0.00
	d. Auto	$210.00
	e. Other ______	$
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify): County.	$8.00
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
	a. Auto	$0.00
	b. Other ______	$
14.	Alimony, maintenance, and support paid to others	$0.00
15.	Payments for support of additional dependents not living at your home	$0.00
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)	$500.00
17.	Other	$ 325.00
	IRS/NC on self. $225.00	
	Personal/hygiene. $100.00	
18.	AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	$ 4,623.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.

20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	$ 4,653.74
b.	Average monthly expenses from Line 18 above	$ 4,623.00
c.	Monthly net income (a. minus b.)	$ 30.74

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

WESTERN DISTRICT OF NORTH CAROLINA

In re **Christopher Robert Pate and Martha Watson Pate**,
Debtor

Case No. **13-50278**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			$ 0.00		
B - Personal Property			$ 35,328.66		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims				$ 37,494.26	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					$ 4,653.74
J - Current Expenditures of Individual Debtors(s)					$ 4,623.00
TOTAL		0	$ 35,328.66	$ 37,494.26	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

WESTERN DISTRICT OF NORTH CAROLINA

In re **Christopher Robert Pate and Martha Watson Pate**,
Debtor

Case No. **13-50278**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	$ 0.00
Student Loan Obligations (from Schedule F)	$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	$ 0.00
TOTAL	$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	$ 4,653.74
Average Expenses (from Schedule J, Line 18)	$ 4,623.00
Current Monthly Income (from Form 22A Line 12; **OR**, Form 22B Line 11; **OR**, Form 22C Line 20)	$ 5,685.41

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		$ 0.00
4. Total from Schedule F		$ 37,494.26
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		$ 37,494.26